If a person expresses the desire to be left alone in their own home then no loophole in the law should allow that person's privacy to be disturbed. Unless The Consumer Bankers Association is going to start paying a part of the mortgages of the people they intend on calling, then as far as I am concerned they have NO right to disrupt what little time I get to spend at home. If these businesses are allow to contact me at home they will see how quickly they will lose my business.